

Information to identify the case:

Debtor 1	<u>Daren K. Johnston</u>	Social Security number or ITIN	xxx-xx-7812
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Melinda S. Johnston</u>	Social Security number or ITIN	xxx-xx-2476
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-70641-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daren K. Johnston

Melinda S. Johnston

4/24/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daren K. Johnston
Melinda S. Johnston
Debtors

Case No. 19-70641-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Apr 24, 2025

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Daren K. Johnston, Melinda S. Johnston, 1960 Rt. 553 Hwy., Penn Run, PA 15765-8246
15138453	+ New Hampshire Higher Ed/Granite State Ma, Attn: Bankruptcy, P.O. Box 2097, Concord, NH 03302-2097

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 25 2025 03:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 25 2025 03:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Apr 25 2025 03:44:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Apr 25 2025 03:44:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Apr 25 2025 03:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	Email/PDF: resurgentbknofications@resurgent.com	Apr 24 2025 23:50:50	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
15138429	+ Email/Text: bncnotifications@pheaa.org	Apr 24 2025 23:49:00	Aes/keybank, P.O. Box 61047, Harrisburg, PA 17106-1047
15166394	EDI: GMACFS.COM	Apr 25 2025 03:44:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
15138430	+ EDI: GMACFS.COM	Apr 25 2025 03:44:00	Ally Financial, Attn: Bankruptcy Dept, P.O. Box 380901, Bloomington, MN 55438-0901
15138431	EDI: CITICORP	Apr 25 2025 03:44:00	Best Buy Credit Services, P.O. Box 9001007, Louisville, KY 40290-1007
15163367	EDI: CRFRSTNA.COM	Apr 25 2025 03:44:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
15138432	+ EDI: CAPITALONE.COM	Apr 25 2025 03:44:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15155772	EDI: CAPITALONE.COM	Apr 25 2025 03:44:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

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15138433	+ EDI: JPMORGANCHASE	Apr 25 2025 03:44:00	Chase Card Services, Attn: Bankruptcy, P.O. Box 15298, Wilmington, DE 19850-5298
15138434	+ EDI: CITICORP	Apr 25 2025 03:44:00	Citi/Sears, Citibank/Centralized Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15138435	+ EDI: CITICORP	Apr 25 2025 03:44:00	Citibank, Attn: Recovery/Centralized Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15138436	+ EDI: CITICORP	Apr 25 2025 03:44:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15138437	+ EDI: WFNNB.COM	Apr 25 2025 03:44:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy Dept, P.O. Box 182125, Columbus, OH 43218-2125
15138438	+ EDI: WFNNB.COM	Apr 25 2025 03:44:00	Comenity Bank/King Size, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
15138439	+ EDI: WFNNB.COM	Apr 25 2025 03:44:00	Comenity Bank/Maurices, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
15138440	+ EDI: WFNNB.COM	Apr 25 2025 03:44:00	Comenity Bank/Wayfair, Attn: Bankruptcy Dept, P.O. Box 182125, Columbus, OH 43218-2125
15138441	+ EDI: WFNNB.COM	Apr 25 2025 03:44:00	Comenity/ MPRC, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
15138442	+ EDI: WFNNB.COM	Apr 25 2025 03:44:00	Comenitybank/catherine, P.O. Box 182789, Columbus, OH 43218-2789
15138443	+ EDI: CRFRSTNA.COM	Apr 25 2025 03:44:00	Credit First National Association, Attn: Bankruptcy, P.O. Box 81315, Cleveland, OH 44181-0315
15138444	+ Email/PDF: creditonebknottifications@resurgent.com	Apr 24 2025 23:50:18	Credit One Bank, Attn: Bankruptcy Department, P.O. Box 98873, Las Vegas, NV 89193-8873
15138445	Email/PDF: DellBKNotifications@resurgent.com	Apr 24 2025 23:50:19	Dell Financial Services LLC, Attn: President/CEO, P.O. Box 81577, Austin, TX 78708
15152670	Email/PDF: resurgentbknottifications@resurgent.com	Apr 24 2025 23:50:20	Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
15138446	EDI: CITICORP	Apr 25 2025 03:44:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15172053	EDI: Q3G.COM	Apr 25 2025 03:44:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15138448	Email/Text: collecadminbankruptcy@fnni.com	Apr 24 2025 23:49:00	First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197
15139968	Email/Text: collecadminbankruptcy@fnni.com	Apr 24 2025 23:49:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
15138447	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Apr 24 2025 23:49:00	First Mark Services, Attn: Bankruptcy, P.O. Box 82522, Lincoln, NE 68501
15149140	+ Email/Text: EBN@edfinancial.com	Apr 24 2025 23:49:00	Granite State Management & Resources, o/b/o The U.S. Department of Education, PO Box 3420, Concord, NH 03302-3420
15169368	EDI: JEFFERSONCAP.COM	Apr 25 2025 03:44:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15152333	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Apr 24 2025 23:49:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15146035	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Apr 24 2025 23:49:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn, oh

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			44144-2338
15560465	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 24 2025 23:50:20	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15171474	Email/PDF: resurgentbknotifications@resurgent.com	Apr 24 2025 23:51:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15163781	^ MEBN	Apr 24 2025 23:42:02	Lakeview Loan Servicing LLC, PO Box 840, Buffalo, NY 14240-0840
15138449	Email/Text: camanagement@mtb.com	Apr 24 2025 23:49:00	M & T Bank, Attn: Bankruptcy, P.O. Box 844, Buffalo, NY 14240
15168783	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 25 2025 00:01:48	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15138450	+ Email/Text: Mercury@ebn.phinsolutions.com	Apr 24 2025 23:49:00	Mercury/FBT, Attn: Bankruptcy, P.O. Box 84064, Columbus, GA 31908-4064
15138451	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 24 2025 23:50:23	Merrick Bank/CardWorks, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
15138452	+ Email/PDF: bankruptcy_prod@navient.com	Apr 24 2025 23:51:20	Navient, Attn: Bankruptcy, P.O. Box 9640, Wiles-Barre, PA 18773-9640
15172107	Email/PDF: bankruptcy_prod@navient.com	Apr 24 2025 23:51:21	Navient PC TRUST, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
15138454	+ EDI: G2RSPSECU	Apr 25 2025 03:44:00	P S E C U, Attention: Bankruptcy, P.O. Box 67013, Harrisburg, PA 17106-7013
15166529	EDI: PRA.COM	Apr 25 2025 03:44:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15162724	+ EDI: G2RSPSECU	Apr 25 2025 03:44:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15170877	EDI: Q3G.COM	Apr 25 2025 03:44:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15641214	Email/PDF: resurgentbknotifications@resurgent.com	Apr 24 2025 23:50:19	Resurgent Receivables LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15138456	+ EDI: SYNC	Apr 25 2025 03:44:00	Syncb/Levin Furniture, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15138457	+ EDI: SYNC	Apr 25 2025 03:44:00	Syncb/PPC, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15138455	+ EDI: SYNC	Apr 25 2025 03:44:00	Syncb/hhgreg, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15138458	+ EDI: SYNC	Apr 25 2025 03:44:00	Synchrony Bank, Attn: Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
15138784	^ MEBN	Apr 24 2025 23:42:08	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15138459	+ EDI: SYNC	Apr 25 2025 03:44:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-0001
15138460	+ EDI: SYNC	Apr 25 2025 03:44:00	Synchrony Bank/Amazon, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15138461	+ EDI: SYNC	Apr 25 2025 03:44:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
15138462	+ EDI: SYNC	Apr 25 2025 03:44:00	Synchrony Bank/Lowes, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15138463	+ EDI: SYNC	Apr 25 2025 03:44:00	Synchrony Bank/QVC, Attn: Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060

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15138464	+ EDI: SYNC	Apr 25 2025 03:44:00	Synchrony Bank/Walmart, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15172923	+ Email/Text: bncmail@w-legal.com	Apr 24 2025 23:49:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15138465	+ EDI: WTRRN BANK.COM	Apr 25 2025 03:44:00	Target, Attn: Bankruptcy, P.O. Box 9475, Minneapolis, MN 55440-9475
15661505	+ Email/Text: EBN@edfinancial.com	Apr 24 2025 23:49:00	US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15166409	EDI: AIS.COM	Apr 25 2025 03:44:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 65

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing LLC
cr		M&T BANK
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard G. Allen	on behalf of Debtor Daren K. Johnston ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Richard G. Allen	on behalf of Joint Debtor Melinda S. Johnston ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5